

**California Department of Insurance  
2011 Automobile Premium Survey  
Company Footnotes**

**21st Century Insurance Company**

Mature Driver or Anti-Theft Device Discounts are available.

A Superior driver discount of 10% and 20% is available where the risk has been accident and violation free for 4 years and 5 years respectively.

If the years since the accident/violation conviction date is greater than 1, aging of points goes into effect and could result in a lower surcharge.

A mixed policy discount is available for good/non-good driver households where one or more of the listed driver has been rated as a good driver for at least 36 months.

Example # 9 & 18 would be declined because youthful drivers (under 3 years licensed) are accepted on parents policy only.

For Example 37 company's driver assignment rules would result in the youthful driver being assigned to vehicle1.

**Access General Insurance Company**

Non-Owner Discount (10%)

Non-Smoker Discount (5%)

Good Driver Discount (33%)

Good Driver II Discount (5%)

Anti-Lock Brake Discount (5%)

Physical Damage Permissive Use Discount (10%)

**Affirmative Insurance Company**

Only BIPD limits offered are 15/30/5 and 15/30/10

UMBI and UMPD limits offered at 15/30/3.5

Med Pay maximum limit offered is 500

Comp/Collision minimum deductibles offered are 500/500

Vehicle #3 examples 23 and 24 are not acceptable in this program.

Vehicle #2 examples 25 and 26 are not acceptable in this program.

Vehicle #4 examples 27 and 28 are not acceptable in this program.

Vehicle #4 examples 35 and 36 are not acceptable in this program.

Vehicle #2 examples 41 and 42 are not acceptable in this program.

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**Alliance United Insurance Company**

Alliance United has 3 different programs – platinum, gold and millennium. Each has different rates. Platinum is an affinity program.

Please note our multi-car discount ranges from 13% to 28% depending on the program and coverage.

**Allstate Insurance Company**

Anti-Theft discount is only applied to Comprehensive coverage.

Mature Driver's Course Discount is applied only to Bodily Injury and Property Damage coverages.

Multi-Car factor varies by coverage and by number of vehicles on the policy.

Multi-Policy discount varies from 2% to 15% based on number and type of supporting policies.

Renewal discount varies based on tenure.

Accident Surcharge Waiver is obtainable through the Platinum Protection Package.

Diminishing deductible known as Deductible Rewards is obtainable through the Platinum and Gold Protection Packages.

**Amica Mutual Insurance Company**

Good Driver Discount - 20%

**Anchor General Insurance Company**

Examples 1 - 40 are rated with \$1k medical payments coverage

Examples 27 and 28 are not rated as the BMW 5 series is an unacceptable vehicle.

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**Balboa Insurance Company**

Mature Driver Discount: -2% on all coverages except OTC and COL

Multi Car Discount: CSL: -6%, BI: -6%, PD: -6%, MP: -7%, UMBI: -7%, UMPD/CDW: -4%, OTC: -3%, COL: -4%

Good Driver Discount: 48% surcharge on non-good driver, 4% discount on good driver

Accident Forgiveness Restrictions:

- 1.) The claim was reported to us;
- 2.) The policy has been in force with us for at least 36 months;
- 3.) The policy did not have any other chargeable accidents during the preceding 36 months;
- 4.) There are no other waived accidents on the policy.

**California Casualty Indemnity Exchange**

California Casualty Insurance is primarily available to members or employees of various affinity groups or employers

**California State Auto Association Inter- Insurance Bureau (CSAA)**

1) CSAA-IIB does not write new business with 1 Speeding ticket and 1 At Fault accident within the 3 years experience period. Hence, examples with this risk specification (e.g. Examples 1d, 2d etc) are not rated.

However, these kinds of risks may qualify under our WU program.

In general, CSAA does not write new business for non-good drivers. See below for definition of "good driver."

2) CSAA-IIB does not accept new business applicants who have been licensed for less than 36 months. Hence, examples #9 and #18 are blank.

3) For senior risks licensed 40+ years, it's assumed they were licensed at age 18.

4) Uninsured Motorist - Property Damage limit is not used in rating. UPD is automatically included in the UM premium, and the limit is \$3,500 if there is no Collision coverage.

5) Collision deductible waiver is automatically included in UM/UPD coverage if Collision coverage is present.

6) CSAA offers Automobile Death Benefits coverage to provide \$15,000 of coverage for each insured person in the event of death as a result of bodily injury caused by accident and sustained while occupying a car or through being struck by a moving motor vehicle while not occupying a motor vehicle.

For this submission, no ADB coverage is selected since it's not specified in the examples.

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**California State Auto Association Inter- Insurance Bureau (CSAA) - continued**

7) CSAA offers discount (up to 20%) for good driver.

8) Years Activity Free (YAF) credits apply as follows:

- a) A reduced rate applies to a vehicle for each year within the qualifying period that the rated driver has been activity free.
- b) "Activity" is any moving violation conviction, principally-at-fault chargeable accident, suspended or revoked license.
- c) The number of Years Activity Free do not have to be consecutive.
- d) YAF years are based on the effective date of the policy, not calendar year.
- e) Drivers on new business are eligible for up to a maximum of 7 YAF credit.
- f) The number of Years Activity Free cannot exceed the Total Years Driving Experience.

9) Good Student discount (up to 5% - 20% depending on coverage) is available for a full-time student or graduate from a four-year college who has less than 9 years of driving experience, and meets grade point and driving record qualifications.

For this submission, no good student discount is applied in examples which a student's grades are not specified,

11) Mature Driver discount (up to 5%) is available to drivers 50 years old or older upon completing a DMV-approved Mature Driver course and meeting our driving record qualifications.

For this submission, no mature driver discount is applied in examples in which there are no specific mention of completion of the mature driver improvement course.

**California Capital**

Our company does not offer \$2,000 Medical Payments, so examples 1-20 were calculated with basic coverage.

**CSE Safeguard**

CSE Safeguard Insurance Company offers discounted programs for civil servants, police, firefighters, educators, and members of Affinity Groups. The Affinity Groups include employees of accredited private schools and colleges, employees of companies regulated by the California Public Utilities Commission (telecommunications, water utilities, and energy utilities), members of the California Association of Bed and Breakfast Inns, members of the California Society of Professional Engineers, members of the Pacific Association of United States Track and Field, members of Apartment

Owners Associations, members of many Credit Unions located within California, and members of the Cross Country Motor Club.

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**CSE Safeguard – continued**

Base rates for these vary by the type of coverage and the program involved, and the particulars of your situation.

The average difference in base rates can range from about -3% to about -17% from what was used in these examples.

We also write auto insurance through Civil Service Employees Insurance Company. You don't have to be a government employee to purchase this company's policies. Policies written through Civil Service Employees Insurance Company tend to have more options than CSE Safeguard Insurance Company. The rating is also different.

Civil Service Employees Insurance Company has many similar program discounts as CSE Safeguard Insurance Company mentioned above. In addition, there is a driver training discount and a passive restraint discount.

The maximum discounts for airbags, good students, multi-car, and persistency are higher in Civil Service Employees Insurance Company.

The best way to find out your premium is to check with a local CSE Insurance Agent. Our agents have the knowledge and ability to provide you with great values.

**Coast National Insurance Company**

N/A

**Commerce West Insurance Company**

No rate for zip code 96120

All Non-Good Drivers (ticket and at fault accident) scenarios are not rated since they do not qualify for this program

**Encompass Insurance Company**

Encompass is generally not a market for drivers who do not qualify as Good Drivers under California Law.

However, Encompass will accept operators licensed less than three years provided they have no accidents or violations, are written along with a Good Driver (e.g. a family account) and do not drive a sports/specialty or prohibited vehicle. Examples with a ticket and at fault accident do not qualify as Good Driver policies under California Law and are not policies written by Encompass; therefore, they were not rated.

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**Encompass Insurance Company - continued**

Examples 9 and 18 do not qualify as a Good Driver policy under California Law and are not part of a family account. Encompass will not write these policies; therefore, they were not rated.

For examples 1-20 (Basic Coverage, Liability Only) Encompass does not write 2,000 Medical Payments. These examples were rated using 2,500 Medical Payments.

For examples 21-40, Encompass does not write 30/60 UMBI Limits. These examples were rated using 25/50 UMBI Limits.

**Esurance Property and Casualty Insurance Company**

Examples 21-40 that requested 30/60 UM limits we used 25/50 as 30/60 not available. Scenarios that refer to multiline discount (Auto-Home) - we do not have discount for this.

**Explorer Insurance Company**

\* A 20% Good Driver discount applies to those drivers that have been continuously licensed for the past three years and have not had more than one DMV violation point during the previous three years and during the last ten years has not been convicted of Section 23140, 23152, or 23153 of the Vehicle Code, a felony or a violation of section 191.5 or paragraph (3) of subdivision (c) of Section 192 of the Penal Code with a violation date of 1/1/99 or later. Policies prior to 1/1/06, the experience period for the aforementioned violations is 7 years. For those risk profiles where less than three years of driving experience is indicated and/or the driver is rated with both an at-fault property damage accident and a speeding violation, the Good Driver discount does not apply.

\*Renewal Discount -A discount is offered for those insureds who have been continuously insured with Explorer Insurance Company for at least 6mos. In our Economy program, the discount is 5% for 6mos of coverage and 10% for at least 12mos of coverage with Explorer. In our Preferred program, the discount is 7% for 6mos of coverage and 14% for at least 12mos of coverage with Explorer. In our Universal program the amount of the discount varies by the length of continuous coverage period of 5% for 6mos, 7.5% for 12mos, 8.7% for 18mos, 10% for 24mos, 11.2% for 30mos, 12.5% for 36mos, 13.7% for 42mos, and 15% for 48mos of coverage with Explorer. This discount is applied at renewal only and does not apply to risk profiles 1 through 40.

\*Passive Restraint Discount-Explorer Insurance Company provides a discount on policies with Medical Payments coverage for vehicles equipped with the following factory installed equipment:

1. 10% discount applies if the vehicle is equipped with both driver and passenger side automatic seatbelts.
2. 15% discount applies if the vehicle is equipped with a driver side only airbag.

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**Explorer Insurance Company - continued**

3. 25% discount applies if the vehicle is equipped with both driver and passenger side airbags.

4. 35% discount applies if the vehicle is equipped with both driver and passenger side airbags and driver and passenger side automatic seatbelts.

In risk profiles 1-42, the quoted premium reflects a 25% Passive Restraint Discount where Medical Payment coverage is afforded.

\* Multi-Car Discount- This discount applies when more than one insured vehicle is garaged at the same location.

In our Universal and Economy programs, the discount is 22%. In our Preferred program, the discount amount varies by coverage and ranges from 11-18.5%. The Multi-Car Discount applies to risk profiles 19, 20, and 37 - 39.

**Farmers/Mid-Century**

Some of the additional discounts we offer to consumers include:

Safe Driving Discount of up to 9%

Alternative Fuel Vehicle Discount of 10%

Electronic Stability Control Discount of 2%

Student Away at School Discount of up to 14%

Good Driver Discount of 20%

**Financial Indemnity Company**

Good Driver Discount-20%

Named Non-Owner Discount on Liability and Uninsured BI-20%

Full coverage rated without Deductible waiver which we only offer on Uninsured motorist Property Damage

Example 37- We do not consider occasional driver. Therefore, we rated husband and son (highest to highest).

**Fireman's Fund Insurance Company**

Non Good Drivers, as defined by California Insurance Code, are ineligible. The risks in variation (d) of Rating Examples 1-8, 10-17 and 21-36 include a Non Good Driver, and were not rated in this survey.

In addition, the risks in Examples 9 and 18 were also Non Good Drivers, and not rated.

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**Fireman's Fund Insurance Company - continued**

For Examples 20 and 40, we used driving experience years group 49-53 (examples only said to use 40+ years experience).

Other available credits: Accident/Violation Free, specific Excess Vehicle Class Factors, Persistence factors.

**GEICO**

Most consumers will qualify for lower rates than those quoted, based on eligibility for different rating programs and discounts offered by GEICO.

Available Programs:

- Affinity Program
- Professional Program
- Skilled Artisans/Technicians Program
- Sponsored Marketing Program
- Standard Program

GEICO offers several different programs with lower rates based on a consumer's occupation or affiliation with a sponsoring organization. California Good Drivers that qualify for the Professional Program would have rates that are 20% or more below the Standard Program rates.

Discounts:

Good Driver Discount: up to 25%

New Vehicle Discount: up to 15% for Comp; 5% for Coll

Hybrid Vehicle Discount: 5%

Multi-Line Discounts:

5% or 10% for auto customers having motorcycle and/or personal umbrella policies with GEICO

Anti-Theft Discounts: up to 11% on Comp based on the type of anti-theft device

Loyalty/Persistency Discount:

As customers maintain coverage with the company, they will receive persistency discounts of up to 8% or 15% (depending on the company and coverage).

**GMAC Insurance/Integon Preferred**

Good Driver Discount 20%

Occasional Operator Discount 5%



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**Hartford Casualty Insurance Company**

The following examples do not meet Good Driver qualifications (years licensed): 9 and 18

**Horace Mann Insurance Company**

Education Association Membership Discount: 15%

**IDS Property Casualty Insurance Company**

Ex: 1-20

\$5,000 Medical Payments Coverage

Ex 1-18 "d", 9, 18, 21-36 "d", and 41-42 "d"

Do not meet eligibility requirements

Ex 21-40

\$100,000 Property Damage

50/100 UM/UIM

Ex 37

Son is rated as non-good student

Ex 37, 38, 39, 40 "b"

Company does not offer multi policy discount

**DISCOUNTS:**

3 year accident free, 6% and Good driver, 25% discounts

- applied to examples: 1-40 "a" and "b" and 37 - 40 "c" and "d"

Dual Airbag discount, 25%

- applied to examples: 1-42

Multi-car discount, 28%

- applied to examples: 19, 20, 37, 38, 39

**Infinity Property and Casualty Group**

Good Driver Discount = 25%

Multi-Policy discount is not offered by the company.

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**Interinsurance Exchange of the Automobile Club (AAA)**

Examples 9a, b, c: New Driver Discount of 10% is applied  
Examples 18a, b, c: New Driver Discount of 10% is applied  
Example 20: Drivers are presumed to have 45 years driving experience  
Example 37: New Driver Discount of 10% is applied to son  
Example 40: Drivers presumed to have 45 years driving experience  
Examples 19, 20, 37 - 39: Multi-Car Discount applied  
Examples 20, 40: Mature Driver Discount applied  
Examples 1, 2, 9-11, 18, 21, 22, 29-30: Good Student Discount applied to drivers licensed less than 7 years.  
Examples 1-40: Garaging Discount of up to 8.5% applied.

**Kemper Independence**

Additional Discount:

Good Driver Plus: 4%

Rule:

Operators that meet the definition of Good Driver will qualify as a Good Driver plus driver if the operator has had no accidents or violations in the last five years. Operators that qualify as a Good Driver Plus will receive a 4% discount in addition to the 20% Good Driver discount for a total of 24%.

**Liberty Mutual Fire Insurance Company**

\*Examples 1-20 reflect 10,000 Property Damage as 5,000 is not available.

\*Examples 21-40 reflect 50,000/100,000 Uninsured Motorist as 30,000/60,000 is not available.

We offer discounts for the following group accounts:

Alumni GSP (17% Discount)

Educator/Corporate Technical Professional (15% Discount)

GSP (5% Discount)

**Loya Casualty Insurance Company**

Provided examples include Medical Payments coverage at \$1,000 limit, we offer \$500 and \$1,000 limits, only.

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**Mendota Insurance Company**

N/A

**Metropolitan Direct Property and Casualty Insurance Company**

N/A

**Nationwide Insurance Company of America**

Operators that meet the definition of Good Driver will qualify as an Elite Good Driver if the operator has had no chargeable accidents or violations in the last five years. Operators that qualify as an Elite Good Driver will receive a 15% discount.

**Pacific Specialty Insurance Company**

For Medical Payments we only offer up to \$1,000.

For Comprehensive Deductible, we only offer \$500.

**Permanent General Assurance Corp.**

We require matching deductibles for COMP and COLL coverage. Risks with these coverages are quoted at \$500 for both Comprehensive and Collision coverage.

**Progressive West Insurance Company**

Other Credits:

Good Driver Discount - 20%

Other Group Program Discounts:

USAA Members - 12%

Qualified Business & Professional Association Members - 12%

Qualified Emergency Roadside Assistance Group Members - 20%

**QBE Insurance Corporation**

The following examples were not rated - unacceptable vehicles for the specific risk or vehicles with performance designations in the ISO manual.

Example 25d. vehicles 2&4, Example 26d. vehicles 2&4. Example 27a. vehicle 4, Example 27b. vehicle 4, Example 27c. vehicle 4, Example 27d. vehicles 2,3,&4  
Example 28a. vehicle 4, Example 28b. vehicle 4, Example 28c. vehicle 4, Example 28d. vehicles 2,3,&4. Example 33d. vehicle 4, Example 34d. vehicle 4

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**Safeway Insurance Company**

N/A

**State Farm Mutual Automobile Insurance Company**

Examples 9 & 18 and Risk "d" for Examples 1-8, 10-17, 21-36, 41-42: These Risks are not eligible to be written in the State Farm Mutual Automobile Insurance Company because they do not qualify as California Good Drivers.

We have entered "Not Eligible" for the premiums for these risks, and included this note in accordance with subsection I (Description) of section I (General Rules).

Other Available Premium Discounts:

Safety Education Discount for Inexperienced Drivers: This discount applies if the driver has less than nine years of driving experience, and has completed the appropriate State Farm Safety Education Program. The driver must also have no chargeable accidents or convictions during the prior three years.

California Good Driver Discount: This discount applies if all operators of the vehicle have been licensed for three or more years and in the prior three years, have had no more than one violation point, and have not been the at-fault driver in an accident resulting in bodily injury to any person and total loss or damage of \$750 or death to any person; and during the prior three years has not had more than one dismissal (which were not made confidential) of violations which would have resulted in more than 1 violation point; and in the prior seven years, have not been convicted of DUI or of vehicular manslaughter while under the influence of alcohol or drugs.

Vehicle Safety Discount: This discount only applies to private passenger vehicles for model years 1994 and subsequent. The loss experience for the various models of vehicles by model year is reviewed relative to the loss experience of all models and a vehicle safety discount percentage is assigned. The available discount percents are 0%, 10%, 20%, 30%, and 40%.

**Topa Insurance Company**

Examples 1-40 are rated with \$1,000 Medical Payments coverage.

Examples 27 and 28 are not rated as the BMW 5 series is an unacceptable vehicle.

Examples 37a are equal to 37b's as no homeowners discount is offered.

Examples 38a are equal to 38b's as no homeowners discount is offered.

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**Unigard**

Examples 1 - 20

Unigard does not offer Bodily Injury Limits or Uninsured Motorist of \$15,000/\$30,000, or Property Damage limits of \$5,000 or Medical of \$2,000. We quoted these examples with \$50,000/\$100,000 for BI Liability, \$10,000 Property Damage Liability, \$50,000/\$100,000 Uninsured Motorist and Medical of \$5,000.

These are the minimum limits we offer:

Examples 21 - 40

Unigard does not offer Uninsured Motorist limits of \$30,000/\$60,000. We quoted these examples with \$50,000/\$100,000 Uninsured Motorist. This is the minimum UM limit we offer.

Examples 19, 20, 37, 38 & 39

The hypotheticals all indicated that these were multiple vehicle policies, therefore we allowed Multi-Car discount.

Examples 37B, 38B, 39B & 40B

The hypotheticals indicated insureds carried home policy with same auto carrier therefore Cross Sold discount was allowed

**United Services Automobile Association (USAA)**

The following discounts have been applied to each scenario in addition to the ones included on the "credits-options" tab:

- 1) New Vehicle Discount (4% - 11%)
- 2) Good Driver Discount (20%)

**Unitrin Direct Insurance Company**

N/A

**Victoria Fire and Casualty**

Non-Smoker Discount 5%

Good Driver Discount 20%

Occasional Driver Discount 7%

When Coverage for UMBI is 30/60 - 50/100 is quoted

**Viking Insurance Company of Wisconsin**

Viking Insurance Company of Wisconsin does not offer a multi-policy discount

Viking Insurance Company of Wisconsin does not offer \$100 Comprehensive Deductible. \$250 is the lowest available deductible.

Viking Insurance Company of Wisconsin does not offer \$100 Collision Deductible. \$250 is the lowest available deductible.

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**Wawanesa Insurance Group**

The following Examples do not qualify for the coverage as the driver does not meet the definition of a Good Driver in the State of California:

Sub Example d. in Examples 1 through 8

Example 9

Sub Example d. in Examples 10 through 17.

Example 18

Sub Example d. in Examples 21 through 36

**Coverage Deviations:**

In certain examples the coverage limit or deductible is not offered by Wawanesa so we have used the closest limit or deductible available:

Examples 1 through 20 we have provided \$30,000/\$60,000 Uninsured/Underinsured Motorist Bodily Injury coverage limit.

Examples 21 through 40 we have provided a \$300 Comprehensive Deductible.

**Credit-Options:**

Wawanesa does not offer an Anti-Theft Device Discount, but does provide a 15% discount on Comprehensive coverage if the vehicle is equipped with a Theft Recovery System such as Lojack or Onstar.

Wawanesa does offer a persistency discount at the fourth (4th) annual term of 5% and at the sixth (6th) annual term of 10%.

Example 6d Basic Coverage - does not qualify meet the definition of a Good Driver in the State of California, therefore we have used Example 6b - Basic Coverage.

Example 37 Family Risk - If the son has completed a behind the wheel and classroom driver training course the premium for this risk would be lower than shown in the results.

Wawanesa does offer a decreased rating factor for the low annual mileage:

1-3499 annual miles less 25%

3500-6499 annual miles less 13%

**Western General Insurance Company**

Green Vehicle Discount of 3% is applicable to BI and PD coverages.

**Workmen's Auto Insurance Company**

N/A